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**CERTIFICATE OF FACSIMILE TRANSMISSION TO THE  
UNITED STATES PATENT AND TRADEMARK OFFICE**

Date: November 17, 2005

Examiner: Souh	:	RE: U.S. Patent Application
Art Unit: 3628	:	Serial No.: 09/751,892
Fax: (571) 273-8300	:	Applicant: Hartley C. Starkman
From: Daniel M. Fitzgerald	:	Atty. Dkt. No.: 60709-00010

**DOCUMENTS SUBMITTED WITH TRANSMISSION:**

Copy of Applicant's Interview Summary submitted via facsimile on March 14, 2005 (3 pgs.)  
Copy of facsimile showing transmission received by the USPTO (1 pg.)  
Cover sheet for current facsimile transmission (1 pg.)

*Total pages including cover page: 5 pgs.  
If all pages are not received, please contact: Gail Maloney at ext. 7458*

**RE: The above referenced U.S. Patent Application**  
**FOR: DELIQUENCY-MOVING MATRICES FOR VISUALIZING LOAN COLLECTIONS**  
**FILED: December 29, 2000**

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I hereby certify that the above-referenced Documents are being facsimile transmitted to the U.S. Patent and Trademark Office, Facsimile Number (571) 273-8300 on the date shown below.

Date: November 17, 2005

  
Daniel M. Fitzgerald, Reg. No. 38,880

**Applicant filed with the USPTO an Interview Summary on March 14, 2005, (copy attached). It included the substance of the telephone interview held with Examiner Souh on that day. We are resubmitting this Interview Summary because we received an Interview Summary from the USPTO dated October 25, 2005, which is identical to the Interview Summary we received from the USPTO dated May 27, 2005. Please update your records accordingly.**

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Date: March 14, 2005

Examiner: Sough	: RE: U.S. Patent Application
Art Unit: 3628	: Serial No.: 09/751,892
Fax: (703) 746-8177	: Applicant: Hartley C. Starkman
From: Daniel M. Fitzgerald	: Atty. Dkt. No.: 60709-00010

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Cover Sheet (1 pg.)  
Interview Summary (2 pgs.)

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<b>Art Unit: 3628</b>	:	<b>Serial No.: 09/751,892</b>
<b>Fax: (703) 746-8177</b>	:	<b>Applicant: Hartley C. Starkman</b>
<b>From: Daniel M. Fitzgerald</b>	:	<b>Atty. Dkt. No.: 60709-00010</b>

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Daniel M. Fitzgerald, Reg. No. 38,880

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Applicant: Hartley C. Starkman

Art Unit: 3628

Serial No.: 09/751,892

Examiner: Richard Fufts

Filed: December 29, 2000

For: DELINQUENCY-MOVING  
MATRICES FOR VISUALIZING  
LOAN COLLECTIONS

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**INTERVIEW SUMMARY**

Hon. Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

This is a summary of an Examiner Interview conducted on March 14, 2005 between the undersigned and Supervisor Examiner Sough.